EMPLOYER SURVEY RESULTS 2007

PERSI
Public Employee Retirement System of Idaho

Executive Summary

In September 2007, PERSI mailed a survey to all 700 employers to learn more about the level of satisfaction they have with the Employer Service Center (ESC) and to determine areas where PERSI could make improvements. A reminder to return the survey was printed in the October *News To Use* newsletter, and an email also went to employers reminding them to return the survey.

Of the employers contacted, 353 responded. This equates to a 50 percent response rate, which exceeded expectations. However, when compared to previous surveys conducted by Clearwater Research for PERSI in 2003 (87%) and 2004 (83%), the 2007 response rate is lower. The difference can probably be attributed to Clearwater having the resources to call employers to solicit nearly a 100% response.

It is worth noting the overall satisfaction level (extremely or somewhat) among employers in 2003/2004 averaged 91.5%, while in 2007 the overall satisfaction level was 84%. Since 2004, however, the questions on the employer survey were changed from focusing on the overall satisfaction with PERSI (2004) to focusing only on ESC (2007), which explains the lower rating.

Findings from the 2007 survey will be used to guide future ESC/PERSI activities.

Areas of Focus

The survey focused on the areas of:

- Overall Satisfaction
- Transmittal / Reporting
- Communications
- General
    o Employer Portal
    o Employer Meetings
    o Training

In the future, PERSI may review results according to respondent type (i.e., schools vs. others; or payroll vs. human resources). The responses to open-ended questions are included in the Appendices at the end of this report. They provide valuable insights on:

(A)   What employers think makes the transmittal process difficult

(B)   What specific training is needed, what can be done to increase usage of the employer portal

(C)   What future topics should be included in the annual employer meetings

(D)   Why some employers will not participate in online surveys

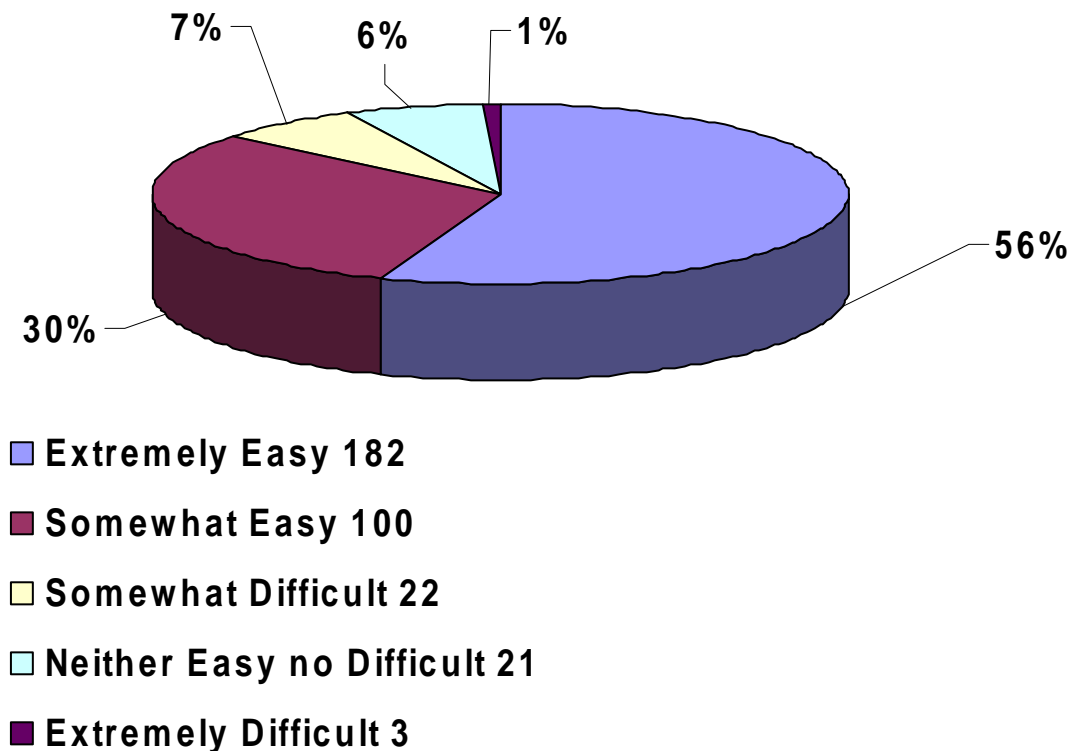1. **How would you rate your overall experience with PERSI's Employer Service Center (ESC) during the past year?**
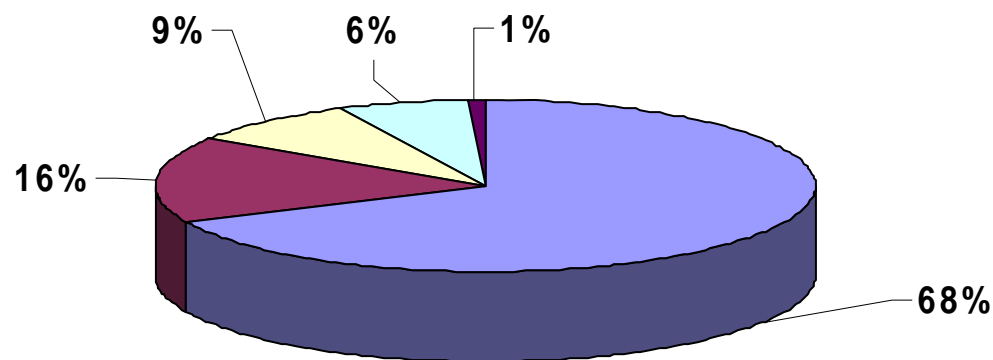
- ■ Extremely Satisfied 235
- ■ Somewhat Satisfied 56
- □ Neither Satisfied nor Dissatisfied 30
- □ Somewhat Dissatisfied 22
- ■ Extremely Dissatisfied 3

Of responding employers*, 84% were satisfied with their overall experience with ESC during the past year.

*Of the 353 employers who completed a survey, 346 completed this question.*

2. How would you rate PERSI's current transmittal reporting process?

7% **6%** **1%**

56%

30%

- ■ **Extremely Easy 182**
- ■ **Somewhat Easy 100**
- □ **Somewhat Difficult 22**
- □ **Neither Easy no Difficult 21**
- ■ **Extremely Difficult 3**

Of responding employers*, 86% feel the transmittal reporting process is easy. The responses to this question indicate satisfaction with PERSI reporting, but also indicate there may be some issues with employer software and support. A follow-up on specific complaints regarding PERSI will be initiated by ESC. The responses to the open-end part of this question can be found in Appendix A.

* Of the 353 employers who completed a survey, 328 completed this question.

## 3. What is the single most common reason you contact ESC?
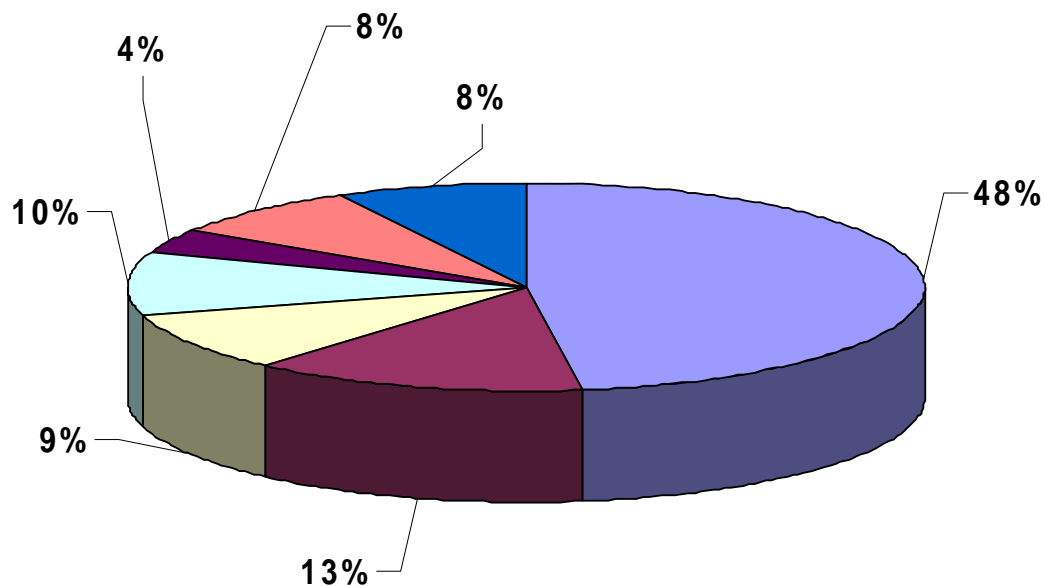
- ☐ **Transmittal Reporting 182**
- ■ **Terminations 51**
- ☐ **Eligibility Determination 35**
- ☐ **To Request Forms or Materials 38**
- ■ **401(k) Information 14**
- ■ **Other 30**
- ■ **Never contact ESC 30**

Employers said transmittals were the primary reason for contacting ESC.* Since employers must submit a transmittal regularly, these results are not surprising. The responses also indicate that although employers find the process easy (see question 2); they still have a variety of questions regarding PERSI benefits and processes.

*Of the 353 employers who completed a survey, 4 didn't respond and 31 responded twice*

4. Which method do you most commonly use to contact ESC?

1%   1% 5%

10%

83%

☐ **Phone Call 307**

☐ **Email 37**

☐ **Letter 4**

☐ **Other 4**

☐ **N/A 18**
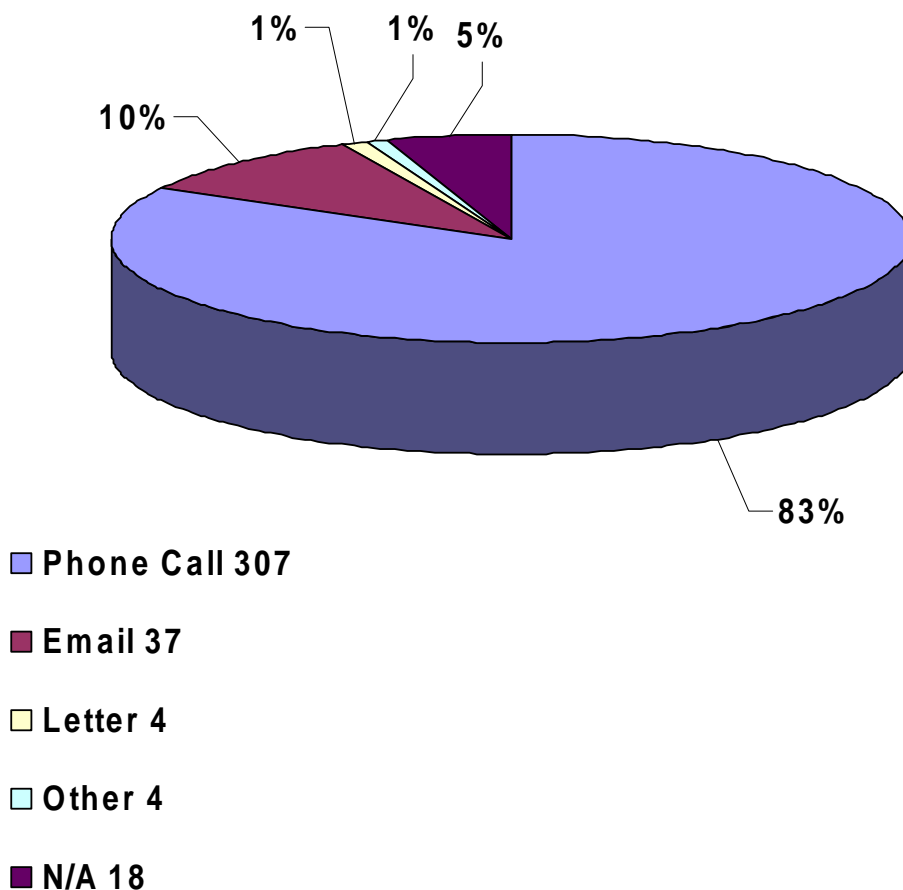
Employers prefer to call ESC.* It is the quickest way to get a response, and also allows an employer to ask follow-up questions. PERSI has already upgraded its phone system to ensure a high level of customer service.

* Of the 353 employers who completed a survey, 17 listed more than one response.

5. On average, how many times a month do you have contact with ESC?
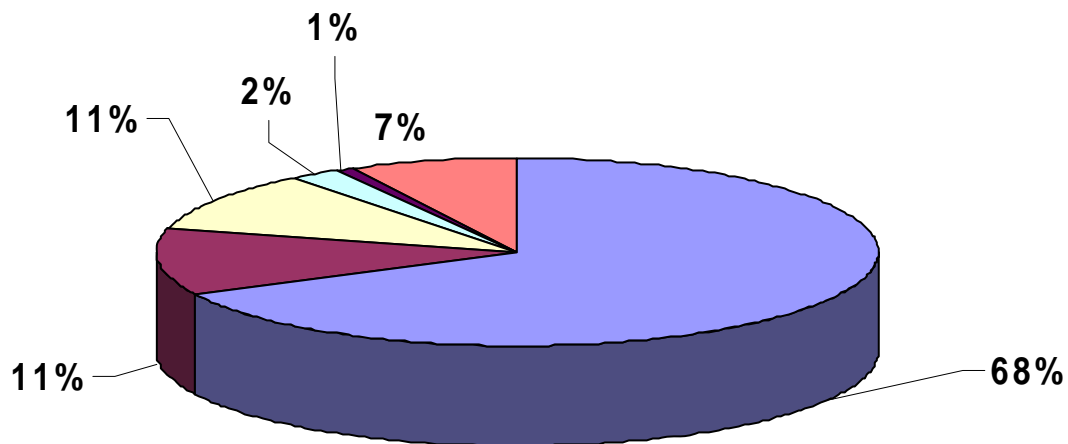
- ☐ **Less than once a month 238**
- ■ **Once a month 40**
- ☐ **2-3 Times 38**
- ☐ **4-5 Times 8**
- ■ **6 or More Times 3**
- ☐ **Never 26**

Only 14% of the employers who responded* said they contact ESC more than once a month. The majority (79%) stated they contact ESC once a month or less; while 7% claim to never contact ESC. This might indicate employers can perform transmittals without significant support.

Of the 353 employers who completed a survey, all answered this question once.

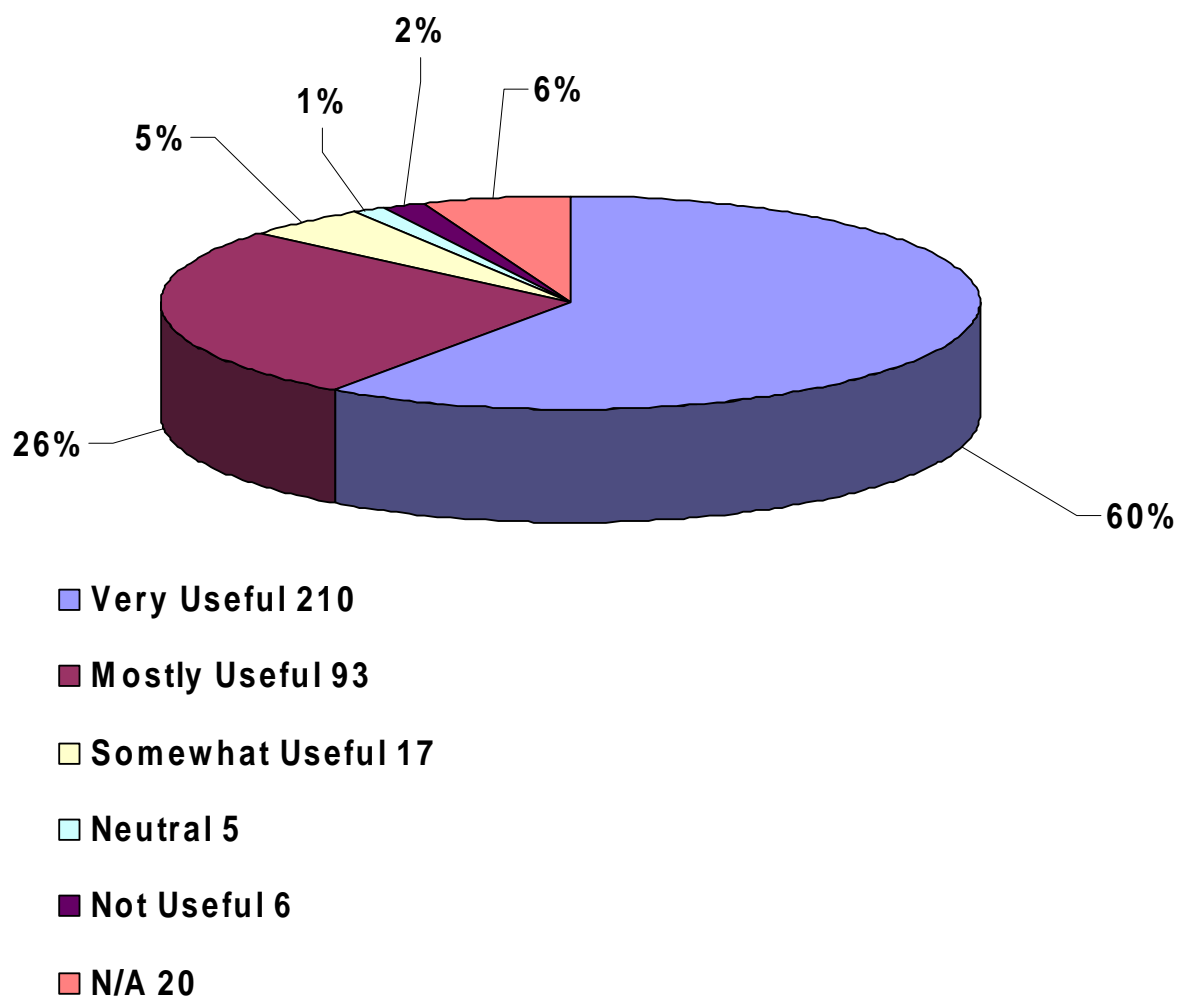6. How do you feel about the time it takes ESC to respond to your requests?
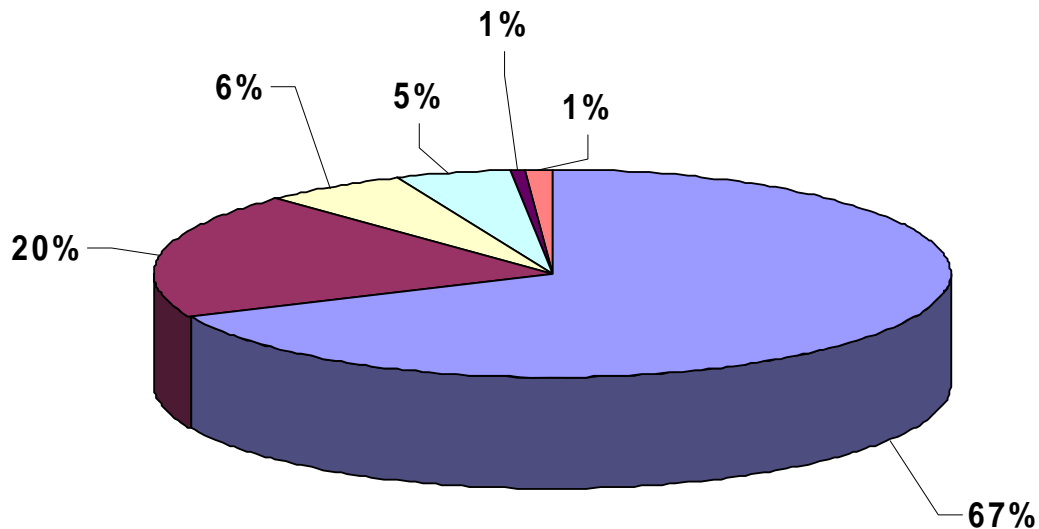
- Extremely Satisfied 240
- Somewhat Satisfied 70
- No Opinion 20
- Neither Satisfied nor Dissatisfied 17
- Somewhat Dissatisfied 2
- Extremely Dissatisfied 4

Of responding employers,* 87% say they are satisfied with the time it takes ESC to respond to requests. ESC's level of response to questions is close to meeting expectations as set forth in PERSI's strategic plan.

*Of the 353 employers who completed a survey, all answered this question once.*

7. Overall, how would you rate the usefulness of the information you receive from ESC?

- □ **Very Useful 210**
- ■ **Mostly Useful 93**
- □ **Somewhat Useful 17**
- □ **Neutral 5**
- ■ **Not Useful 6**
- □ **N/A 20**

Of employers who responded,* 91% said they find the information they receive from ESC useful; 3 % said they either had no opinion or felt the information was not useful. The significant effort by PERSI staff to provide employer manuals and additional documentation appears to be paying off.

Of the 353 employers who completed a survey, 2 did not answer this question.

8. ESC has effectively communicated new reporting requirements to me.

7%   2%

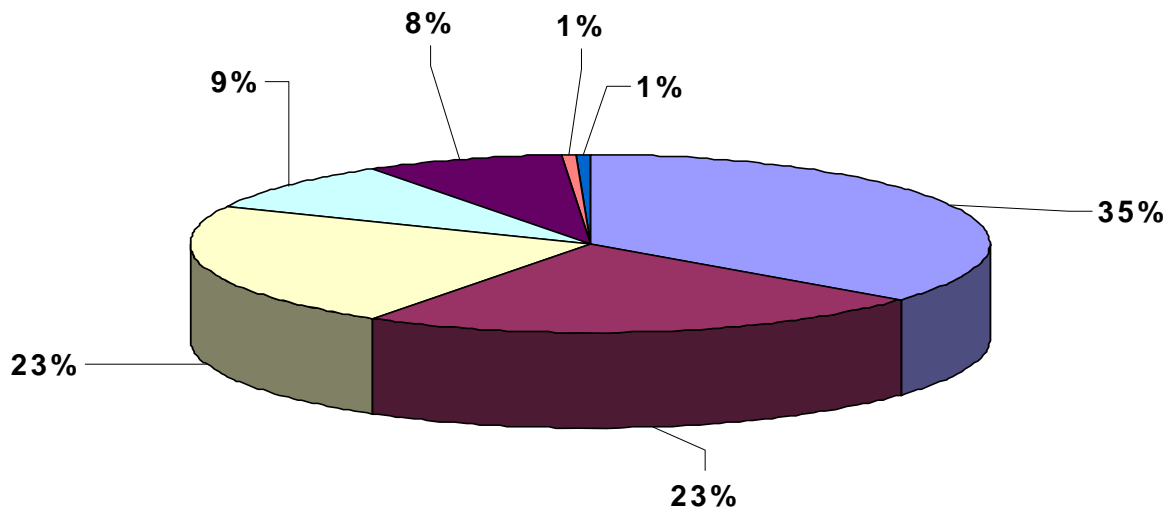10%   1%

42%

12%

26%
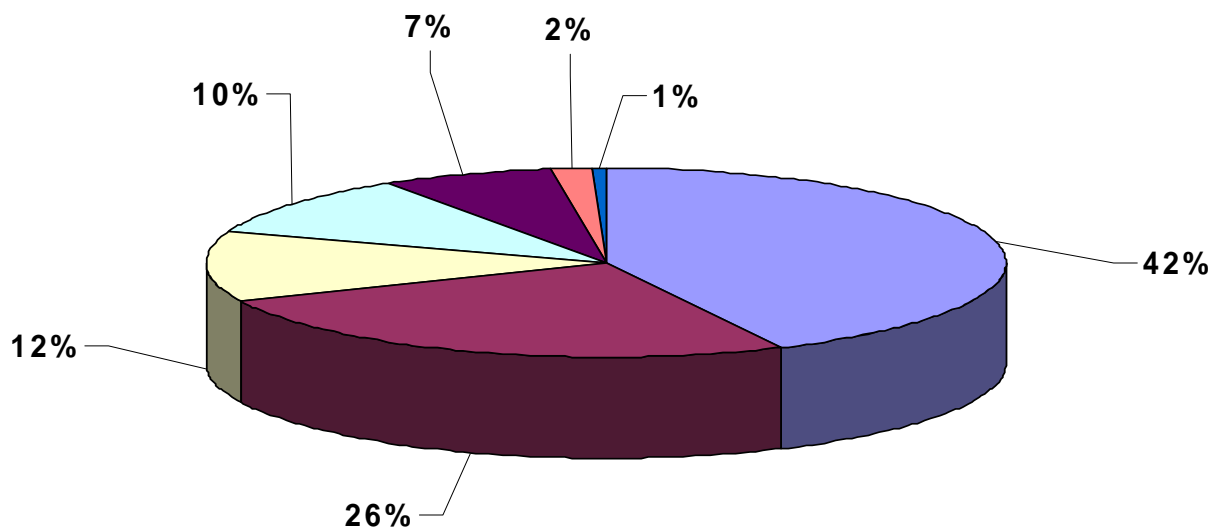
- Strongly Agree 147
- Somewhat Agree 88
- No Opinion 41
- Never received communication on new reporting 36
- Don't Agree or Disagree 24
- Somewhat Disagree 6
- Strongly Disagree 2

Of responding employers*, 68% agreed ESC had effectively communicated new reporting requirements to them. Transmittal requirements have changed very little in the past 5-6 years; 87% agreed, had no opinion, or were neutral on this question.

*Of the 353 employers who completed a survey, 344 answered this question.

9. ESC has effectively communicated electronic fund transfer (EFT) requirements to me.


Legend:
- Strongly Agree 122
- Somewhat Agree 79
- No Opinion 78
- Never received communication on new reporting 30
- Don't Agree or Disagree 27
- Somewhat Disagree 2
- Strongly Disagree 2

Pie chart values: 35%, 23%, 23%, 9%, 8%, 1%, 1%

Of the employers who responded*, 58% agreed ESC has done a good job in communicating EFT requirements; approximately half that many (31%) had little or no opinion on the matter.

*Of the 353 employers who completed a survey, 340 answered this question.

10. **Are you familiar with the Employer Portal?**

17%

83%

☐ **Yes 284**   ☐ **No 60**
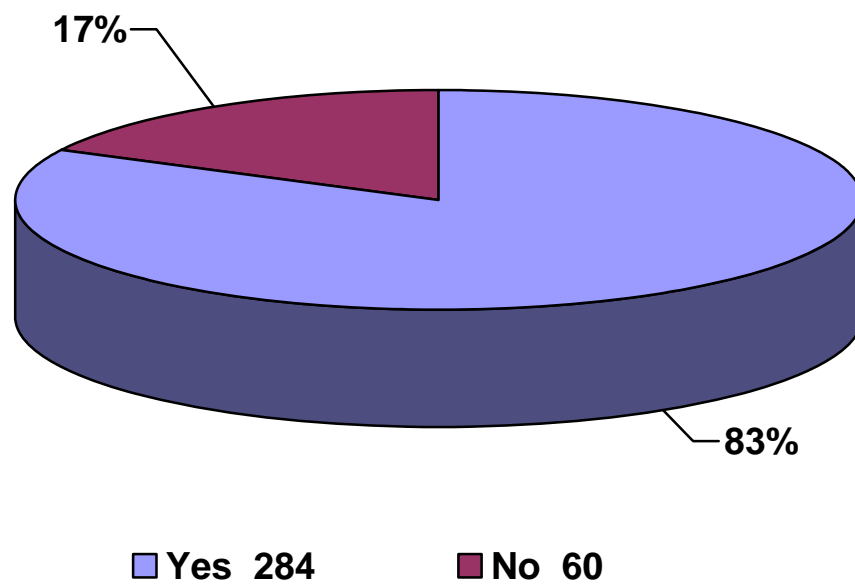
ESC has done a good job of letting employers know about the portal, and will continue to create awareness of this employer tool.*

* Of the 353 employers who completed a survey, 344 answered this question.
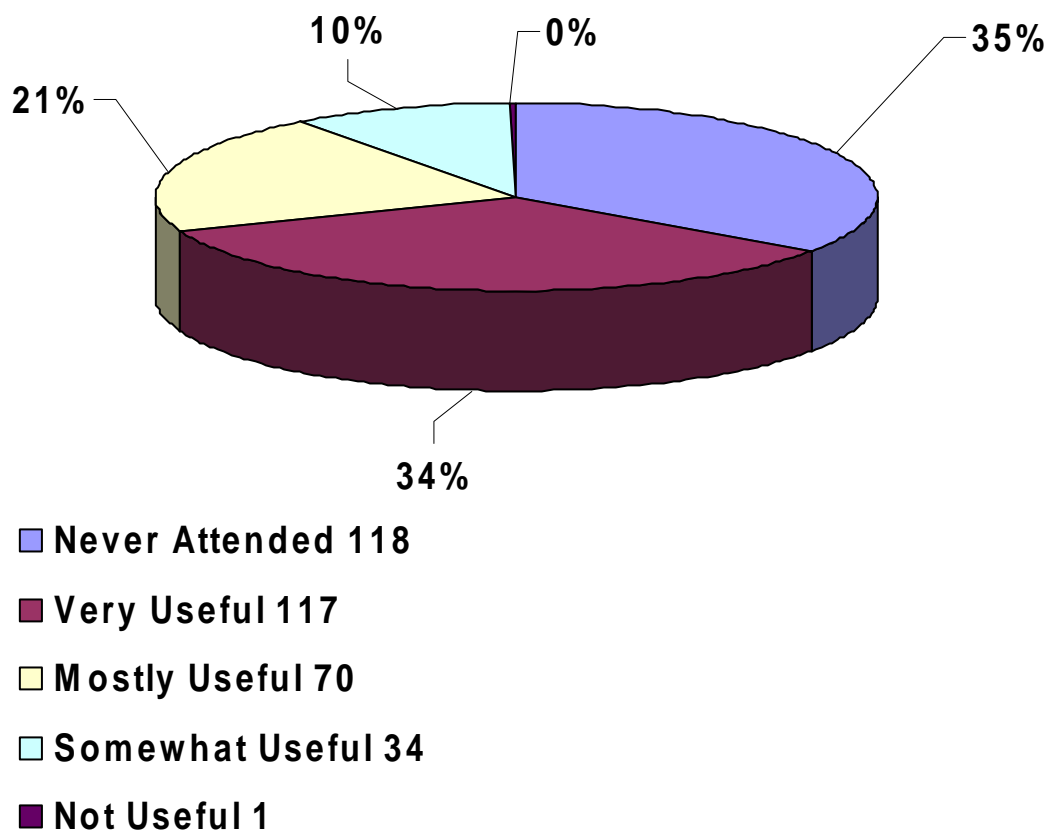
11. **If you are familiar with the Employer Portal, how often do you access it?**

4%   0%

6%

21%   35%

34%

- ☐ **Monthly 108**
- ■ **Less Than Monthly 107**
- ☐ **I Don't Access It at All 64**
- ☐ **Less than Weekly 20**
- ■ **Weekly 11**
- ■ **Daily 1**
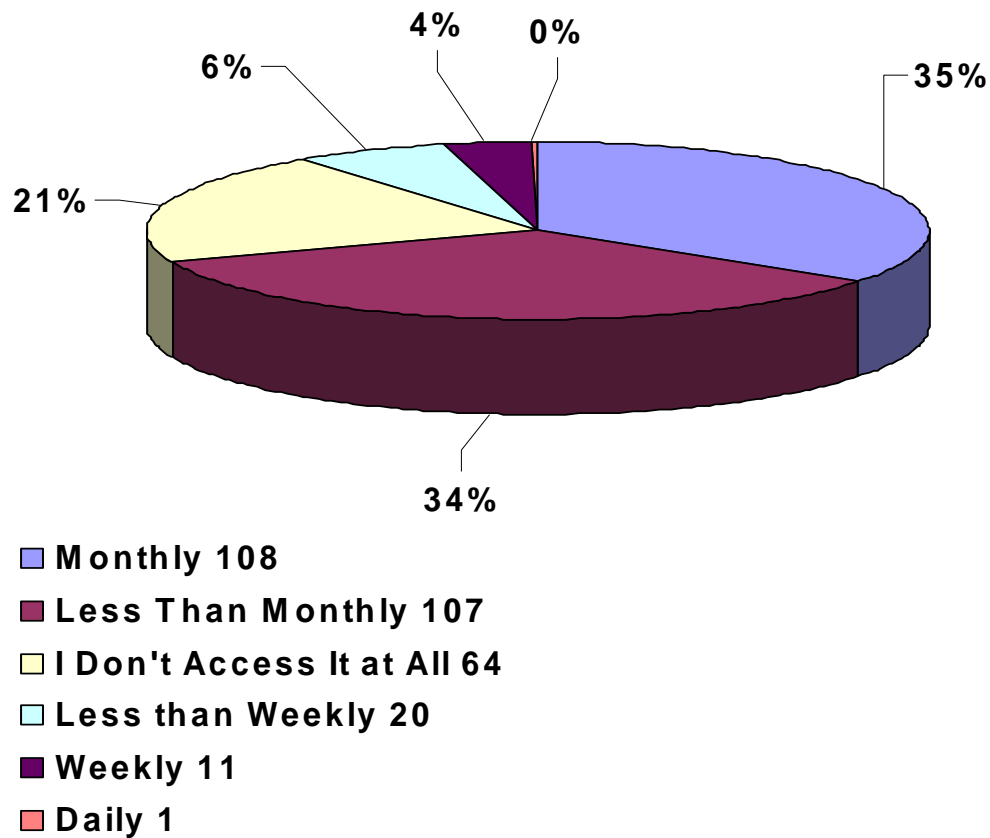
Although employers state they are familiar with the Employer Portal (see question 9), only 69% access the portal monthly or less. (This is comparable to the number of contacts with ESC as shown in question 5.) PERSI will continue to enhance the portal's usefulness and promote the advantages of using the Employer Portal.* Responses to the open-end part of this question can be found in Appendix B.

*Of the 353 employers who completed a survey, 311 answered this question.*

11. How would you rate the annual Employer Meetings?

10%   0%   35%

21%

34%

- ☐ Never Attended 118
- ■ Very Useful 117
- ☐ Mostly Useful 70
- ☐ Somewhat Useful 34
- ■ Not Useful 1

PERSI is concerned that 35% of employers who responded have never attended an employer meeting.* ESC's goal is to get more employers engaged in the education process. The responses to the open-ended part of this question (suggestions for future meetings) can be found in Appendix C.

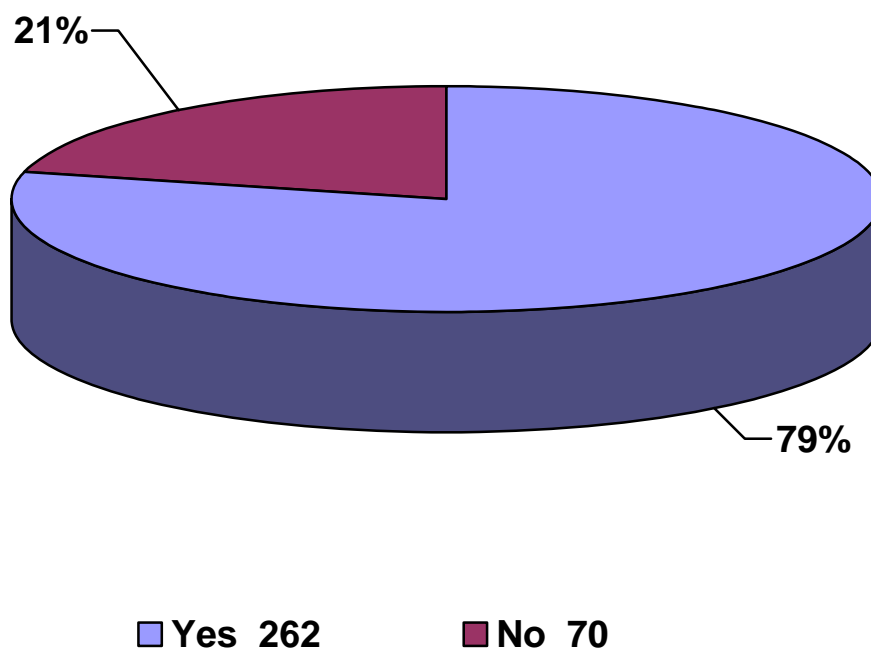*Of the 353 employers who completed a survey, 340 answered this question.*

12. **Would you be interested in training from PERSI on transmittals, using the employer portal, or other employer-related tasks?**

☐ **Yes 193**   ☐ **No 124**
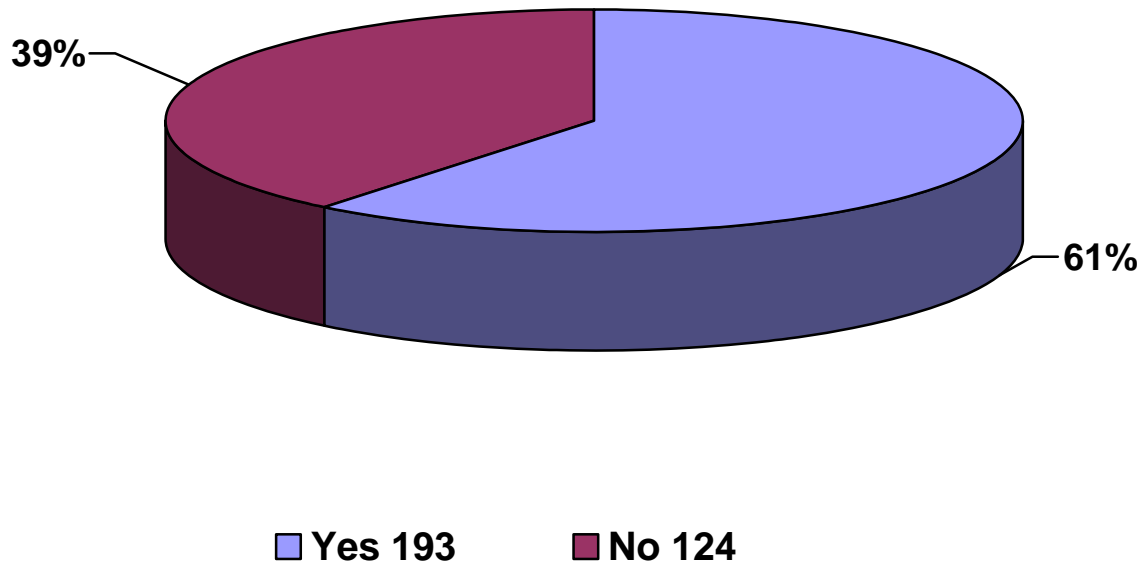
Based on the response* to this question, ESC has an opportunity to extend its reach to employers through education. Web-based training is being developed and will be implemented during the upcoming year. Continuing to develop employer education opportunities that are informative and pertinent to our diverse employer population will be a challenge. Responses to the open-ended part of this question can be found in Appendix D.   Responses in Appendix C would also be pertinent.

Of the 353 employers who completed a survey, 317 answered this question.

13. Would you participate in an online survey?

21%

79%

☐ **Yes 262**   ☐ **No 70**

Based on the response* to this question, PERSI should begin to identify how an online survey can be conducted in the future. Responses to the open-ended part of this question can be found in Appendix E.

Of the 353 employers who completed a survey, 332 answered this question.

14. What is the single best way for PERSI to communicate with you?

Pie chart values:
- 44%
- 18%
- 13%
- 15%
- 10%

Legend:
- ☐ Email 184
- ☐ No Preference 76
- ☐ Mail 53
- ☐ Phone 62
- ☐ Newsletter 40
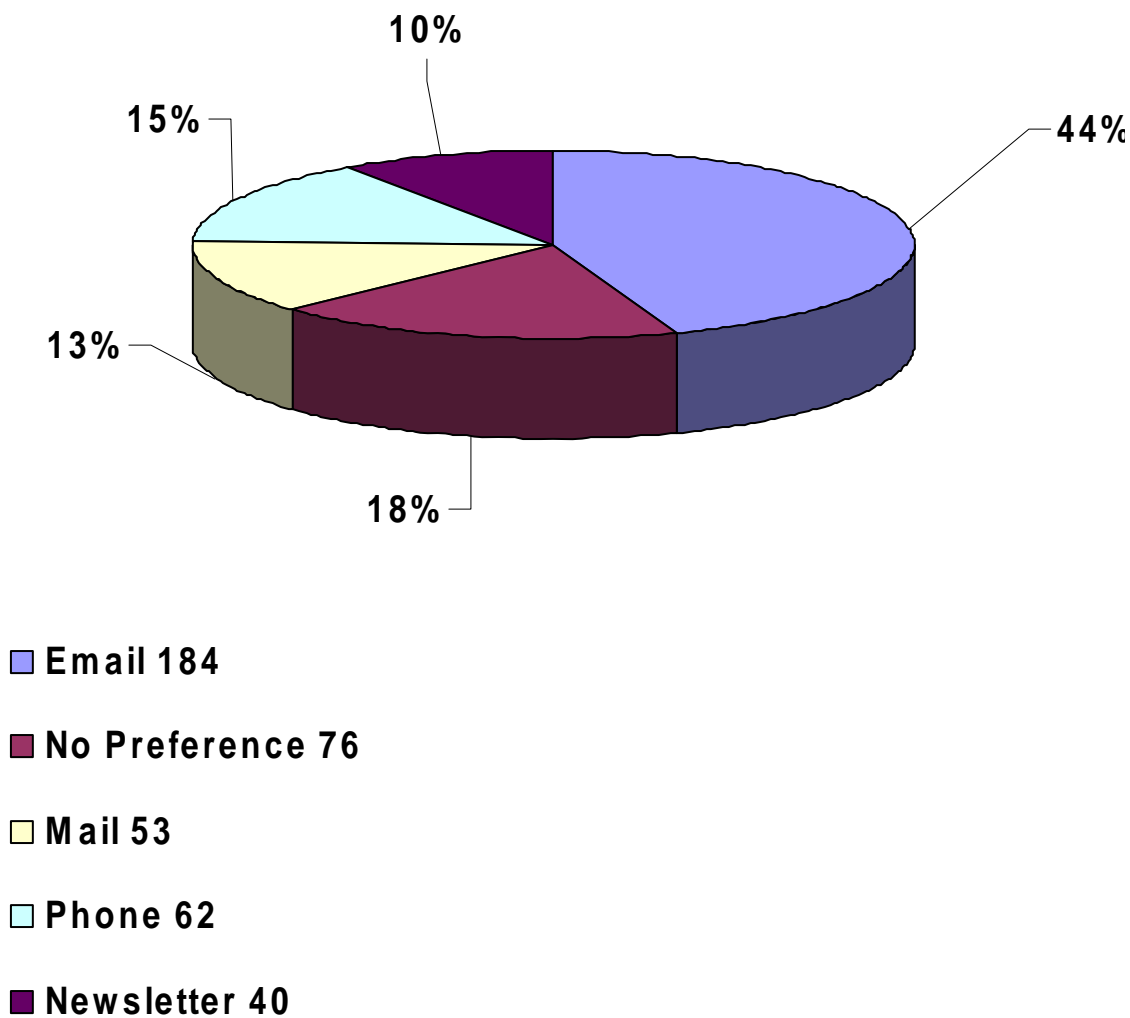
Although employers prefer to call ESC with their questions, they clearly prefer PERSI to email information to them.*

Of the 353 employers who completed a survey, 62 answered this question more than once.

15. How do you submit your transmittals?

- ☐ PETRA 185
- ☐ Email 120
- ☐ Paper 18
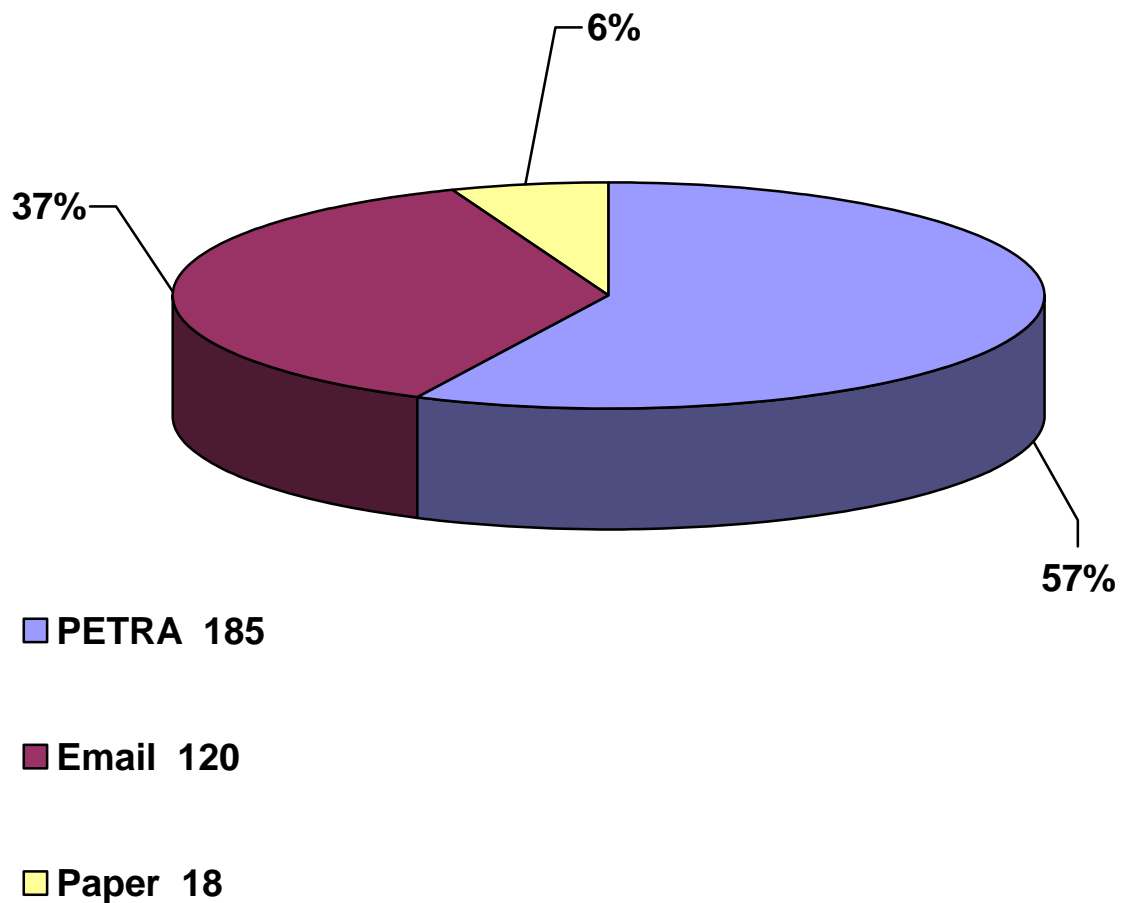
Of responding employers*, 94% use an electronic reporting method. ESC may never achieve 100% electronic reporting status because not all employers have Internet access or IT support.

Of the 353 employers who completed a survey, 323 answered this question.

16. What kind of employer do you represent?

25% 24% 21% 15% 15%

City 84
School District 72
State 52
County 51
Other 89
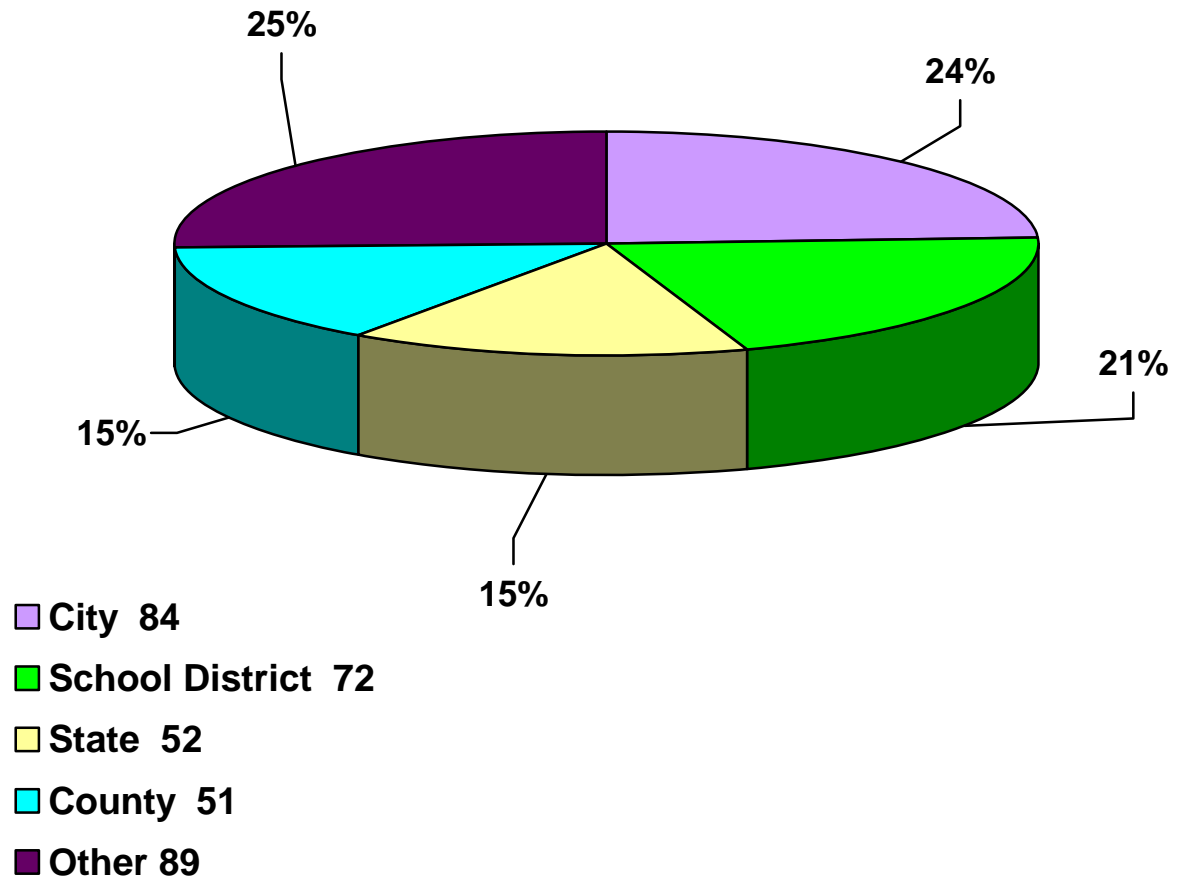
This shows a cross section of employers who participated in the survey.*

Of the 353 employers who completed a survey, 348 answered this question.

APPENDICES

Open-ended questions were asked throughout the survey to obtain more detailed information on specific topics.

(A)   If you feel the transmittal process is difficult, please explain what makes it difficult.

(B)   If you're not familiar with the Employer Portal, what can PERSI do to familiarize you with it?

(C)   What suggestions do you have for topics for future employer meetings?

(D)   If you would be interested in training, what would be of interest to you?

(E)   If you would not participate in an online survey, why not?

Appendix A: If you feel the transmittal process is difficult, please explain what makes it difficult.

1. After doing the process for two months, it's easy
2. After the process is complete and I print the report, it would be nice to have it in a reduced summary form (it currently prints 3 pages).
3. Cancelling an employee – hard copy should be sufficient
4. Don't know, SCO does for us
5. Don't receive anything
6. Don't use, go thru SCO
7. Even though my software clears a report before sending, there always seems to be edit required
8. I have approximately 95 employees and my software is not compatible so I have to use the PETRA process
9. I still use email transmittal, this works well
10. I think there needs to be better notation and awareness about the FRF
11. I use the macrosoft software. I have not had any problems for several years.
12. I would to be able to print the "report" before I send it to you, not afterwards. WE have asked for this option many times and you still choose to ignore our request. Other employers have also asked and it still falls on deaf ears.
13. Idaho State Police does not have to do a transmittal; SCO does ours
14. If anything, an explanation of different classes would be helpful
15. If you have an unscheduled payroll, it takes a lot of work to get it accepted.
16. I'm still sending in a check and emailing my report. Ask me if it is still easy once I can no longer mail a check.
17. It is great if you have DSL. When we had dial-up, the process took a lot of time
18. It is hard to make corrections once the data is sent
19. It was much easier to just mail checks
20. I have written step by step instructions in case someone besides myself needs to do the transmittal. It has too many drill downs and screens to work through
21. Making changes on my transmittal where the total balances running on top need changed. Too much room for error. The help from PERSI is not there, it's like a brick wall.
22. My errors, not PERSI's
23. n/a in my area
24. Need a comment field for memo notes / changes re: contributions to individual accounts
25. Not difficult, just scary. The transmittal has to be sent before you print. Always afraid it will not be there to print after it is sent.
26. Not web-based; formatting to match PERSI requirements requires an IT background (must be a programmer)
27. Nothing is difficult. My only request is that they make NO changes
28. One suggestion: it would be nice to be able to login to and fill out another PETRA without having to reenter email and password.
29. Only wish you did not have to enter a new person just to enter the voluntary contribution part of the transmittal

30. Our cutoff date is the 20th of the month. If an employee quits unexpectedly between the 20th and the end of the month, it can be difficult to report especially if they have worked less than 5 months. I always have to call to make sure I submit the transmittal correctly with all the information needed
31. PERSI WAY OR NO WAY. Very demanding!! Not at all willing or able to help with any problems.
32. Our process is thru EIS/Controller's Office so virtually unseen
33. PETRA – employees who are laid off and then return a few months later are not retrievable without calling PERSI.
34. Problematic at times
35. Problems with my system – have worked it out, but still unsure if all is correct
36. Process is handled by EIS ASCO. Can't say how I would rate it
37. Process thru SCO
38. Repeatedly, I have to reenter employees as new employees if they are contributing to the 401k or have loans, or employer contributions
39. The balancing process
40. Still working out the bugs – not PERSI's problem
41. The process is simple enough, but with dial-up I have problems accessing and it becomes very time consuming
42. I DO NO LIKE that you use a NON IDAHO BANK as reporting for telephone reporting
43. They still graciously let me report on the form by mail, and I appreciate it
44. Too many steps for processing
45. Too short of reporting period to report before penalties start accruing
46. Very particular about who is on it. Puts all the work on the employer
47. We are working with a new software program and getting all necessary info thru has been time consuming
48. We do not do a transmittal. The controller's office doe sit for us
49. What are you talking about? I get no transmittals
50. When employees do not earn sick leave, it is very inconvenient to have to go back and enter sick leave rate when the employee does not have sick leave
51. When error reports emails, it is often difficult to understand what needs to be fixed. Not easy to identify employee or issue
52. When I hit enter instead of tab I loose everything and have to start over. Overall, once I got used to it, it's pretty easy to use
53. when you are adding a new employee, it dumps all the info if you make one mistake and you have to start over again
54. You box that says edit cannot be read, it's too small

Appendix B: If you're not familiar with the Employer Portal, what can PERSI do to familiarize you with it?

1. Am not yet computerized
2. An email with info contained within the Portal would be great
3. Don't know what it contains
4. Give me more hour in the day – I just need to do it
5. Have training
6. I do not have Internet
7. I don't access it at all anymore; it's a pain in the butt!
8. I just need to take the time to look at it
9. I just need to use it
10. I never have time
11. I knew it was coming, but not online yet
12. I need info to look at it
13. I should look into it and see what it's about
14. I thought there would be a formal announcement and authorization process by our elected officials
15. I would use the portal if necessary, I just haven't had the need
16. I'm not sure why I need it
17. Just need time to get there
18. Know it's there, but cannot access it. Let me access it
19. Make the enrollment/beneficiary forms typable and then print
20. My sign on did not work
21. No need. Small employee count
22. Not sure I need it
23. New to the position, haven't had time to spend on the site
24. Print out step by step instructions on how to use
25. Short emails
26. Try communicating
27. We only use it as needed and just take time to look for what we need
28. When done with transmittal allow 1) print 2) send 3) reminder. Now would you like to go to the Employer Portal? Yes or No boxes, If No the program and web site close

Appendix C: What suggestions do you have for topics for future employer meetings?

1. How to communicate changes to employer throughout the year
2. 403 b compliance
3. All PERSI-related topics are good
4. All they said over and over was to go to our website and do "xxxxx". Why do you have the meetings if you don't really give us information?
5. Anything applicable to state agencies
6. Assisting people close to retirement
7. Better preparedness, better communication of information
8. Cannot attend most of the time. Meetings are during payroll for me
9. Twice now, we have received different information from different people when calling to ask questions
10. Continue to address new changes
11. Don't use Transmittals
12. Eligibility requirements were explained better in the meeting than over the phone or in the PERSI documents; specifically amount of hours worked (more than 20 hours) in 5 months
13. First of all, you need someone actually responding to reservations
14. General review is always good; updates and changes are important. New information is a must
15. Give time for specific questions or go beyond the basics. Maybe two different meetings should be held for those new to PERSI and those with experience
16. I guess the info cam in an email. Our email was down more than it worked. Missed meeting
17. I just started, this is all new to me
18. I left my name and number to attend, but did not receive a call
19. I really like the back to basics approach
20. I would like to learn more about retired employees and their work options
21. Make them shorter – less chit-chat at the beginning
22. Maybe one meeting for new hires and one for people that have been to the meeting before or do breakout sessions
23. More than basics information would be helpful
24. Perhaps more training opportunities
25. Present new materials at different times of the year. Meetings are usually scheduled at the end of our school year making it very difficult to attend.
26. Separate out the schools
27. Separate schools from cities
28. Short cut suggestions
29. Talk about paying back funds pulled out at one time
30. The representatives do an excellent job. I felt my time was well spent. Years ago they played games, introductions, ice breakers, which I felt was a complete waste of time. Now they are truly educating us, not only in PERSI, but on retirement issues in general
31. They talk about the Choice Plan too much
32. Too far to travel and only two employees in PERSI
33. Transition to paperless reporting for new enrollments
34. Understanding retirement benefits

35. Updates on pressing issues, Q/A for specific problems
36. Offer multiple sessions. For the last couple of years, the timing of the meeting has not allowed us to attend.

Appendix D: If you would be interested in training, what would be of interest to you?

1. Retirement
2. Rules regarding changes
3. Those within 10 or 5 years of retirement, on site
4. Time constraints
5. Time to do it is my problem
6. Took it this year, it was great
7. Total package
8. Training is always appreciated
9. Transmittal changes
10. Transmittal reporting; when employees terminate, I find it difficult to report. There are so many different situations that can change the way reporting should be done.
11. Transmittals and the portal
12. Understanding benefits and how employees benefit and how to make best use of it
13. Unless there's something new that isn't trainable electronically
14. Employer portal
15. Using the employer portal, more in depth than what was done at this year's meeting so we can make better use of it
16. Employer portal
17. using the portal
18. What will be accepted and what won't
19. Who does what? Who do we contact for which info, train on specific topics

Appendix E: If you would not participate in an online survey, why not?

1. Because of the time it takes
2. Don't have time
3. Lack of time
4. Time
5. Doing this one
6. computer time is limited
7. Current IT restrictions prevent it
8. Depending on my time
9. Depends on time issue
10. Don't want to be bothered
11. I'm retiring
12. I did this one
13. I don't have extra time to spend on the computer; I am responsible for multiple office tasks
14. No time
15. I don't like answering surveys
16. I don't think surveys are useful overall, but a lot of time is wasted
17. I personally prefer hard copy
18. If I had the time
19. If I knew about it, same problem as educating employer on the portal
20. It's a pain in the back side
21. Just completed this paper survey
22. Like everyone, time shortage
23. Little time for surveys
24. No computer
25. No interest
26. No time
27. Office policy
28. Only get online for PETRA; we don't use the Internet often
29. No time; everyone wants surveys
30. Too time consuming – we are dial up
31. Takes time
32. Too busy
33. Too easy to go to next projects without completing. Paper is easier
34. Too many surveys already
35. Workload